



LOS ANGELES COUNTY  
**CONSUMER &  
BUSINESS AFFAIRS**  
CENTER FOR FINANCIAL EMPOWERMENT

# **GET FINANCIALLY EMPOWERED**

LOS ANGELES COUNTY RESOURCE GUIDE

# 2017



INSIDE: FIND FREE L.A. COUNTY RESOURCES FOR FINANCIAL PLANNING,  
FREE INCOME TAX ASSISTANCE, CREDIT REPAIR/BUILDING AND MORE



# The Center for Financial Empowerment

Dear Los Angeles County Residents:

I am pleased to provide you with our Center for Financial Empowerment Resource Directory. This directory provides a comprehensive list of organizations that provide a variety of financial well-being services to County residents. We, along with our partners, believe that effective financial empowerment can help families and individuals increase their financial security.

The Los Angeles County Board of Supervisors established the Center for Financial Empowerment to connect you with services and resources to help you make effective money management decisions. These services include access to safe and affordable financial products, one-on-one financial counseling, asset building, debt reduction, tax filing assistance, and credit repair. We work closely with government agencies, non-profit organizations, social enterprises, schools and universities to bring these resources together in a single place for your convenience. Please use this directory to locate organizations in your community that fit your needs to help you achieve your financial goals.

I hope you find this resource directory informative and useful. Should you have any questions or would like additional information, please call us at (800) 593-8222 or visit our website at [dcba.lacounty.gov](http://dcba.lacounty.gov). We look forward to hearing from you.

Best regards,

Brian J. Stiger, Director  
Department of Consumer and Business Affairs

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# Financial Empowerment Tips\*

A financially empowered person is both informed and skilled. They understand how they spend their money, make wise financial decisions, and have access to resources to help them reach their goals. Here are a few tips to help you get started:

- **SET FINANCIAL GOALS** for your short term and long term future. Creating goals can help you turn your vision into reality.

*Goals should be SMART to increase the likelihood that you will achieve them: Specific, Measurable, Achievable, Relevant, Time-bound*

- **MAKE A BUDGET** and stick to it. Making a budget helps you achieve your financial goals and prioritizes how you spend your money (see page 13 for a sample budget worksheet).

*There are budgeting apps that can help you better manage your money. Some apps track your spending in real time and send you alerts when you are close to going over budget.*

- **BUILD AN EMERGENCY FUND** by putting money away each month into a savings account. You should have at least 3 to 6 months of living expenses saved in the event of a job loss or other emergency.

*Having money automatically deposited into a savings account each time you are paid is a great way to build your savings.*

- **PAY OFF DEBT** by either paying debt that has the highest interest rate first or pay the smallest debt with the largest payment possible, until paid off.

*Be sure to incorporate debt repayment into your budget. You should always pay more than the minimum balance on credit card bills. This will help you pay off the debt sooner.*

- **PAY YOUR BILLS ON TIME** to help you build good credit and avoid expensive late fees. Create a bill payment calendar to help keep track of due dates.

*You can enroll in automatic bill payment or signup for text message reminders so you don't forget to make timely payments. Negotiate due dates to help match your payday.*

- **SAVE FOR RETIREMENT** by taking advantage of retirement plans offered by your employer.

*The U.S. Treasury developed a savings program called myRA to help workers whose employer does not offer a retirement plan. Visit [myra.gov](http://myra.gov) for more information.*

# Financial Empowerment Services



## **BANKRUPTCY/LEGAL AID SERVICES**

Learn about Chapter 7 & Chapter 13 bankruptcy at workshops or get one-on-one assistance to review your personal debt. Get legal assistance by attending a legal clinic or educational workshop.



## **CONSUMER PROTECTION**

Speak with a counselor and learn about your rights and responsibilities as a consumer. If you are a victim of a scam, fraud or identity theft you might be referred to an investigative unit to try to recover any losses.



## **CREDIT BUILDING**

Learn how to establish a positive credit history (even for individuals with no credit history) or improve your credit by opening small dollar installment loans or a secured credit card.



## **CREDIT COUNSELING**

Learn how to manage and reduce debt. Counselors can assist in developing a plan to improve your credit score by helping you review your credit report.



## **DEBT COLLECTION**

Attend a workshop to learn about laws that protect consumers against debt collectors, the litigation process, wage garnishments, and how to get a debt settlement or repayment plan.



## **FINANCIAL EDUCATION**

Participate in one or more workshops to learn about safe and affordable financial products (checking and savings accounts), saving, managing credit, reducing debt, and more.



## **FINANCIAL COACHING**

Meet regularly one-on-one with a financial coach to help you establish and work to meet financial goals. A financial coach will help guide, support, and motivate you to achieve long-term positive financial outcomes.



## FINANCIAL COUNSELING

Discuss specific financial matters such as household budgeting or managing credit in a one-on-one session with a counselor.



## FREE TAX ASSISTANCE

Tax preparation assistance programs help low to moderate income individuals and families file their tax returns at no cost. Find out what tax credits you qualify for such as the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC).



## HOMEOWNERSHIP INVESTMENT/FORECLOSURE PREVENTION

Find opportunities to invest in a home by connecting with first-time homebuyer programs. Foreclosure prevention programs help homeowners work with lenders to identify options to avoid foreclosure. They also help tenants renting a home that are at risk of foreclosure.



## INCENTIVIZED SAVINGS PROGRAMS

Start saving towards your financial goal by participating in an incentive savings program. Also, learn about various savings programs such as the Scholar Savings Programs (529 plans), and Individual Development Accounts (IDAs).



## SAFE & AFFORDABLE FINANCIAL PRODUCTS

Get guidance on transitioning from high-cost alternative financial providers such as check cashers and payday lenders to low-cost and low-risk financial services. This can include opening a checking and savings accounts.



## SMALL BUSINESS DEVELOPMENT

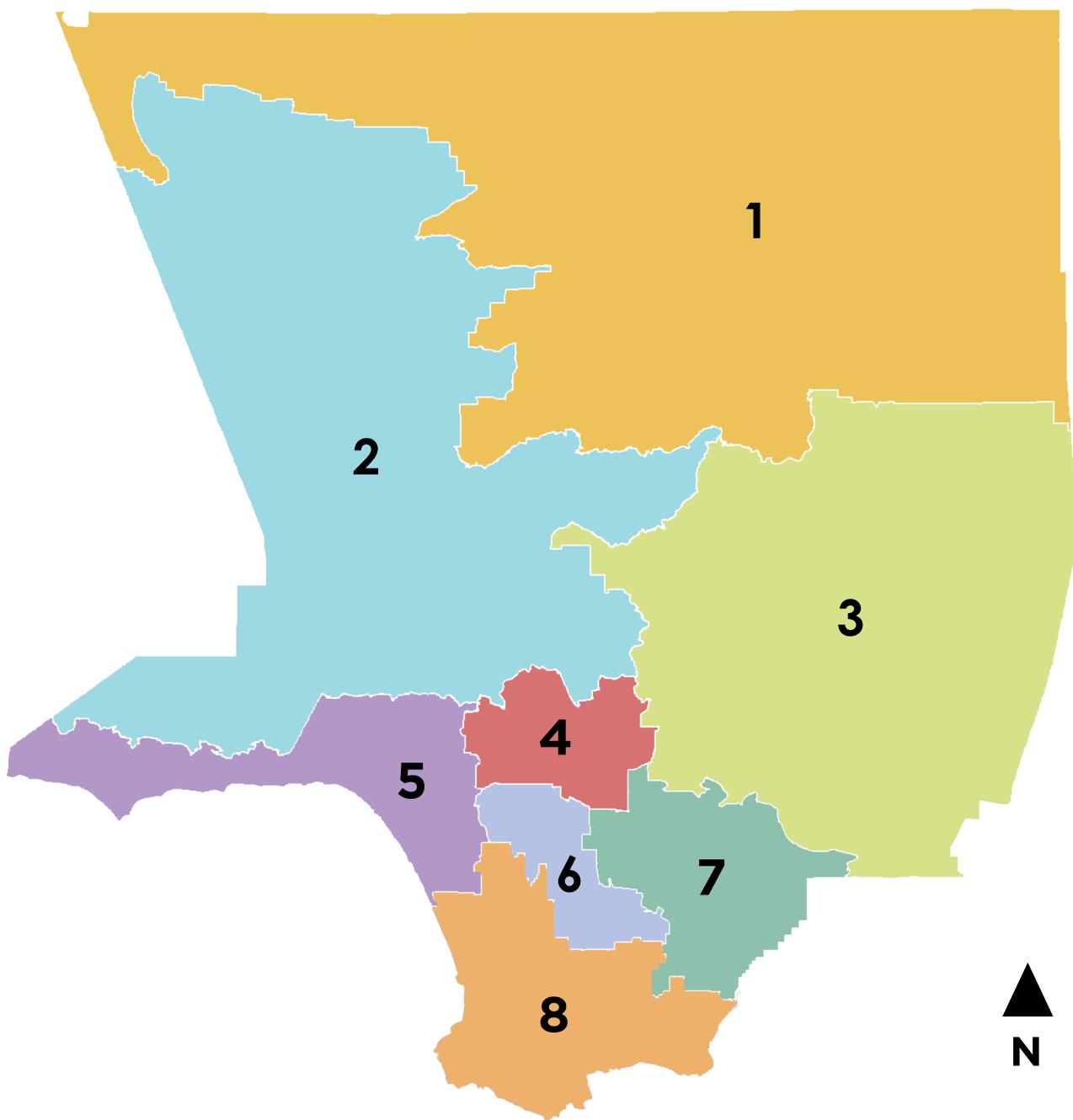
Get connected to financial services such as loans, savings, insurance, and remittances for entrepreneurs and small businesses.



## OTHER FINANCIAL SERVICES

Some of the organizations in this resource directory provide additional services and programs. Check the organization profiles for more information.

# There Are Financial Empowerment Services Near You\*



## Map Key: Office Location

- |                              |                             |                |                    |
|------------------------------|-----------------------------|----------------|--------------------|
| <b>1</b> Antelope Valley     | <b>3</b> San Gabriel Valley | <b>5</b> West  | <b>7</b> East      |
| <b>2</b> San Fernando Valley | <b>4</b> Metro/Downtown     | <b>6</b> South | <b>8</b> South Bay |

\*See Appendix for full list of cities within each area.



## PARTICIPATING ORGANIZATIONS BY SERVICE

	Bankruptcy/ Legal Aid Services	Consumer Protection	Credit Building	Credit Counseling	Debt Collection	Financial Education
<u>Los Angeles County Department of Consumer and Business Affairs</u> 1 2 3 4 5 6 7 8		X			X	X
<u>East LA Community Corporation</u> 4			X	X		X
<u>FamilySource Centers</u> 2 4 5 6 8	X			X		X
<u>Koreatown Youth &amp; Community Center</u> 4			X			X
<u>LIFT-Los Angeles</u> 4			X	X		X
<u>Mexican American Opportunity Foundation</u> 7			X	X		X
<u>New Economics for Women</u> 2 4		X	X	X		X
<u>Youth Policy Institute</u> 2 4		X	X	X	X	X

## Key: Office Location

**1** Antelope Valley

**3** San Gabriel Valley

**5** West

**7** East

**2** San Fernando Valley

**4** Metro

**6** South

**8** South Bay

Financial Coaching	Financial Counseling	Free Tax Assistance	Homeownership/Foreclosure Prevention	Incentivized Savings Programs	Safe & Affordable Financial Products	Small Business Development	*Other Financial Services
		X	X			X	
X	X	X	X	X	X		X
	X	X					
X	X	X		X	X	X	
X		X		X	X		X
	X	X		X	X		X
	X	X	X	X	X		
	X	X		X	X		



# Organization Profiles

## LOS ANGELES COUNTY DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS (DCBA)

**Headquarters Address:** 500 West Temple St. B-96, Los Angeles, CA 90012

**Phone:** (800) 593-8222

**Email:** [info@dcba.lacounty.gov](mailto:info@dcba.lacounty.gov)

**Website:** [dcba.lacounty.gov](http://dcba.lacounty.gov)

**Schedule:** Monday-Friday, 8:00am – 4:30pm

**Fee:** No Cost

**Designed for:** All Los Angeles County residents

**Language Availability:** English and Spanish

**Types of Service:** Fraud/scam investigation, small business services, financial education, mediation, small claims, and foreclosure prevention, consumer education (e.g. identity theft, immigration fraud, and elder financial abuse)

### **Branch Locations:**

#### *Alhambra*

1000 S. Fremont Ave. Building A-9 East, First Floor, Alhambra, CA 91803, (800) 973-3370  
Monday—Friday, 8:00am—4:30pm

#### *East Los Angeles County Hall*

4801 East Third Street, Los Angeles, CA 90022, (800) 593-8222  
Monday—Friday, 8:00am—5:00pm

#### *East Los Angeles Community Service Center*

133 N. Sunol Drive, Los Angeles, CA 90063, (323) 260-3315  
Monday—Friday, 8:00am—4:30pm

#### *Florence/Firestone*

7807 South Compton Avenue, Room 218, Los Angeles, CA 90001  
Monday, Wednesday, and Friday; 9:30am—12:00pm and 1:00pm—4:30pm

#### *Lennox Constituent Service Center*

4343 Lennox Blvd., Lennox, CA 90304, (310) 680-8613  
Monday, Wednesday and Friday; 9:30am – 12:00pm and 1:00pm – 4:30pm

#### *San Gabriel Valley*

1441 Santa Anita, South El Monte, CA, 91731, (626) 575-5425 or (626) 575-5426  
Friday, 8:30am—12:00pm and 1:00pm—4:30pm

## **EAST LA COMMUNITY CORPORATION**

**Headquarters Address:** 2917 E. 1st Street, Los Angeles, CA 90033

**Phone:** (323) 604-1973

**Email:** [communitywealth@elacc.org](mailto:communitywealth@elacc.org)

**Website:** [www.elacc.org](http://www.elacc.org)

**Schedule:** Monday-Friday, 9:00am – 5:00pm

**Fee:** No cost programs available. Fees may apply for some services.

**Designed for:** Adults, educators, families, immigrants, seniors, women, and young adults

**Language Availability:** English and Spanish

**Types of Service:** Classes, one-on-one counseling, hotline, workshops, and lending circles

## **FAMILYSOURCE CENTERS**

**Fee:** No Cost for individuals that meet income and City of Los Angeles residency requirements

**Designed for:** Adults, families, immigrants, seniors, women, and young adults

**Language Availability:** English and Spanish

**Types of Service:** Classes, one-on-one counseling, workshops, case management, food distribution, employment support, multi-benefit screening, parenting classes, college access activities, computer literacy, adult education, tutoring, mentoring, and more

### **Branch Locations:**

*El Centro de Ayuda Corporation*

2130 E. 1st St. Los Angeles, CA 90033, (323) 562-9301

Monday –Thursday, 8:00am—8:00pm; and Friday, 8:00am—5pm

*Echo Park/Cypress Park- El Centro del Pueblo*

1824 W. Sunset Blvd., Los Angeles, CA 90026, (213) 483-6335

Monday– Friday, 8:30am– 5:00pm

*El Sereno/Lincoln Heights- Barrio Action Youth and Family Center*

4927 Huntington Dr., Suite 200, Los Angeles, CA 90032, (323) 221-0779

Monday & Friday, 8:00am–6:00pm; Tuesday & Thursday, 8:00am—8pm; and Saturday, 8:00am-1:00pm

*El Nido Family Center*

11243 Glenoaks Blvd., Suite 3, Pacoima, CA 91331, (818) 896-7776

Monday—Friday, 8:00am –6:00pm

*El Nido Family Center*

3965 S. Vermont Ave., Los Angeles, CA 90037, (323) 998-0093

Monday—Thursday, 8:00am—6:00pm; and Friday, 8:00am—5:00pm

*The Children’s Collective*

915 W. Manchester, Los Angeles, CA 90044, (323) 789-4717

Monday –Friday, 8:00am—5:00pm

*All People's Community Center*

822 E. 20th Street, Los Angeles, CA 90011, (213) 747-6357

Monday—Friday, 9:00am—8:00pm

*1736 Family Crisis Center*

2116 Arlington Ave., Suite 220, Los Angeles, CA 90018, (323) 737-3900

Monday, Thursday & Friday, 8:00am—5pm; Tuesday & Wednesday, 8:00am—8:00pm; and every second Saturday of the month, 9:00am—12:00pm

*Watts Labor Community Action Committee (WLCAC)*

958 E. 108th St., Los Angeles, CA 90059, (323) 249-7552

Monday—Friday, 8:00am—12:00pm and 1:00pm—5:30pm

*Latino Resource Organization, Inc.*

4804 S. Centinela Ave., Los Angeles, CA 90066, (310) 391-3457

Monday—Friday, 8:00am—5:00pm

*Central City Neighborhood Partners*

501 S. Bixel St., Los Angeles, CA 90017, (213) 482-8618

Monday—Friday, 9:00am—1:00pm and 3:00pm—7:00pm

*Toberman Neighborhood Center*

131 N. Grand Ave., San Pedro, CA 90731, (310) 832-1145 ext.106

Tuesday, 9:00am—4:00pm; Wednesday & Thursday, 1:00pm—4:00pm; and Monday & Friday, 9:00am—11:00am

*Bresee Foundation*

184 Bimini Place, Los Angeles, CA 90004, (213) 387-2822

Monday—Friday, 8:00am—6:00pm

## **KOREATOWN YOUTH AND COMMUNITY CENTER (KYCC)**

**Headquarters Address:** 3727 W. 6th Street, Suite #300, Los Angeles, CA 90020

**Phone:** (213) 365-7400

**Email:** Send message via organization website

**Website:** [www.kyccla.org](http://www.kyccla.org)

**Schedule:** Monday-Friday, 9:00am – 6:00pm

**Fee:** No Cost

**Designed for:** Adults, small business owners, families, immigrants, seniors, women, and young adults

**Language Availability:** English, Spanish, and Korean

**Types of Service:** Classes, one-on-one counseling, and workshops

## **LIFT- LOS ANGELES**

**Headquarters Address:** 1910 Magnolia Ave. #404., Los Angeles, CA 90007

**Phone:** (213) 744-9468

**Email:** [info@liftcommunities.org](mailto:info@liftcommunities.org)

**Website:** [www.liftcommunities.org](http://www.liftcommunities.org)

**Schedule:** Appointment only

**Fee:** No Cost

**Designed for:** Adults, parents, caregivers of children ages 0-8, families, immigrants

**Language Availability:** English and Spanish

**Types of Service:** One-on-one counseling, workshops, resources, and referrals to financial services

## **MEXICAN AMERICAN OPPORTUNITY FOUNDATION (MAOF)**

**Headquarters Address:** 401 N. Garfield Ave., Montebello, CA 90640

**Phone:** (323) 313-1602

**Email:** [assetbuilding@maof.org](mailto:assetbuilding@maof.org)

**Website:** [www.maof.org](http://www.maof.org)

**Schedule:** Monday-Friday, 8:00am – 5:00pm

**Fee:** No Cost

**Designed for:** Adults, children, families, immigrants, seniors, women, young adults

**Language Availability:** English, and Spanish

**Types of Service:** One-on-one counseling, workshops, and provide social loans

### **Branch Location:**

5657 East Washington Blvd., Commerce, CA 90040, (323) 890-1555

Monday-Friday, 8:00am – 5:00pm

## **NEW ECONOMICS FOR WOMEN (NEW)**

**Headquarters Address:** 303 S. Loma Drive, Los Angeles, CA 90017

**Phone:** (213) 483-2060

**Email:** Send message via organization website

**Website:** [www.neweconomicsforwomen.org](http://www.neweconomicsforwomen.org)

**Schedule:** Monday-Friday, 9:00am – 5:00pm

**Fee:** No Cost

**Designed for:** Adults, children, families, immigrants, seniors, women, young adults

**Language Availability:** English and Spanish

**Types of Service:** Classes, one-on-one counseling, and workshops

### **Branch Locations:**

*South Valley*

6931 Van Nuys Blvd., Ste. 201, Van Nuys, CA 91406, (818) 786-4098

Monday & Wednesday, 9:00am—7:00pm; Tuesday & Thursday, 10:00am—8:00pm; and Friday appointment only

*Dennis P. Zine Community Center*  
21400 Saticoy St., 2<sup>nd</sup> Floor, Canoga Park, CA 91304, (818) 887-3872  
Monday-Friday, 10:00am – 7:00pm

## **YOUTH POLICY INSTITUTE (YPI)**

**Headquarters Address:** 6464 Sunset Blvd., Los Angeles, CA 90028

**Phone:** (213) 688-2802

**Email:** [contact@ypiusa.org](mailto:contact@ypiusa.org)

**Website:** [www.ypiusa.org](http://www.ypiusa.org)

**Schedule:** Monday-Friday, 9:00am – 5:00pm

**Fee:** No Cost

**Designed for:** Adults, children, families, immigrants, seniors, women, young adults

**Language Availability:** English, and Spanish

**Types of Service:** One-on-one counseling

### **Branch Locations:**

*Hollywood FamilySource Center*

1075 N. Western Ave. #110, Los Angeles, CA 90029, (323) 836-0055

Monday-Friday, 8:30am – 7:00pm

*WorkSource Center*

11623 Glenoaks Blvd., Pacoima, CA 91331, (818) 492-4065

Monday-Friday, 8:00am – 5:00pm

*Consulado General de Mexico en Los Angeles*

*Ventanilla de Asesoría Financiera*

2401 W. 6th St., Los Angeles, CA 90057, (213) 351-6800 ext. 2319

Monday-Friday, 8:00am – 5:00pm

# Additional Resources



## Do you know your credit report or banking history?

### Contact AnnualCreditReport.com and ChexSystems

[www.annualcreditreport.com](http://www.annualcreditreport.com): (877) 322-8228

You can get a free copy of your credit report every 12 months from each of the credit reporting agencies (Equifax, TransUnion, and Experian) by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com). Everything reported on your credit report effects your credit score. Getting you credit report can help you identify the next steps to improving your credit score.

[www.chexsystems.com](http://www.chexsystems.com): (800) 428-9623

Chex Systems is a nationwide specialty consumer reporting agency under the federal Fair Credit Reporting Act (FCRA). ChexSystems' reports information on closed checking and savings accounts.

## Want to find out if you qualify for additional benefits?

### Contact the Department of Public Social Services

[www.dpssbenefits.lacounty.gov](http://www.dpssbenefits.lacounty.gov): (866) 613-3777

The Los Angeles County Department of Public Social Services (DPSS) provides benefit programs for individuals and families in need of health care coverage; CalFresh nutrition assistance; CalWORKs Financial, homeless, employment and supportive services assistance via Welfare-to-Work programs; In-Home Supportive Services; and financial, homeless and employment assistance to indigent adults through the General Relief Program. For more information on how to apply, contact DPSS by phone, online or visit one of their many locations in the County.

# Start Your Budget

The worksheet below is a sample budget that can help you manage how much you spend each month.

Monthly Income	Monthly total
Paychecks (i.e. take home pay from full-time, part-time and independent work)	\$
Other income (i.e. social Security and unemployment)	\$
<b>Total monthly income</b>	<b>\$</b>

Monthly Expenses		Monthly total
<b>Saving</b>	Emergency Fund	\$
	Retirement, college fund, or major purchase	\$
<b>Housing</b>	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (gas, electricity, and water)	\$
	Internet, cable, and phones (mobile and home)	\$
<b>Food</b>	Groceries and household supplies	\$
	Eating out	\$
<b>Transportation</b>	Car loan or public transportation	\$
	Gas for car	\$
	Car insurance	\$
<b>Health</b>	Health insurance	\$
	Gym membership	\$
	Medicine	\$
<b>Other</b>	Child care	\$
	Credit cards, personal, and student loans	\$
	Entertainment	\$
<b>Total monthly expenses</b>		<b>\$</b>

$$\begin{array}{ccc}
 \boxed{\$} & - & \boxed{\$} & = & \boxed{\$} \\
 \text{Income} & & \text{Expenses} & & \text{Remaining}
 \end{array}$$

**If your income is more than expenses, you can add more to savings.  
 If your expenses are more than income, reduce unnecessary expenses.**

# Appendix

## 1 Antelope Valley

Acton

Lancaster

Littleton/Pearblossom

Palmdale

Quartz Hill

## 2 San Fernando Valley

Agoura hills

Burbank

Calabasas

Castaic/Val Verde

Chatsworth

East Canyon Country

Glendale

La Canada Flintridge

La Crescenta/Montrose

Northridge

Reseda

San Fernando

Santa Clarita

Topanga Canyon

Van Nuys

Westlake Village

## 3 San Gabriel Valley

Alhambra

Altadena

Arcadia

Azusa

Baldwin Park

Claremont

Covina

Diamond Bar

Duarte

El Monte

Glendora

La Puente

La Verne

Monrovia

Monterey Park

Pasadena

Pomona

Rosemead

San Dimas

San Gabriel

San Marino

Sierra Madre

South Pasadena

Temple City

Walnut

West Covina

## 4 Metro/Downtown

Beverly Hills

Boyle Heights

Chinatown

Downtown Los Angeles

Echo Park

Hollywood

Koreatown

West Hollywood

## 5 West

Culver City

Malibu

Santa Monica

Venice

## 6 South

Compton

Lynwood

Paramount

## 7 East

Artesia  
Bell  
Bellflower  
Bell Gardens  
Cerritos  
Commerce  
Cudahy  
Downey  
Hawaiian Gardens  
Huntington Park  
La Habra Heights  
La Mirada  
Lakewood  
Maywood  
Montebello  
Norwalk  
Pico Rivera  
Santa Fe Springs  
South Gate  
Vernon  
Whittier

## 8 South Bay

Avalon  
Carson  
El Segundo  
Gardena  
Hawthorne  
Hermosa Beach  
Inglewood  
Lawndale  
Lomita  
Long Beach  
Manhattan Beach  
Palos Verdes Estates  
Rancho Palos Verdes  
Redondo Beach  
Rolling Hills  
Rolling Hills Estates  
Signal Hill  
Torrance

# Acknowledgements



*A sincere thank you to our Steering Committee who helped make this resource to the Los Angeles County residents possible.*

## **Steering Committee:**

*Citi Community Development*

*City of Los Angeles*

*Corporation for Enterprise Development (CFED)*

*Self-Help Federal Credit Union*

*Robert Enterprise Development Fund (REDF)*

*United Way*

*Southern California Grantmakers*

*Koreatown Youth and Community Center*



**COUNTY OF LOS ANGELES**

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**COUNTY OF LOS ANGELES**

**DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS**

Brian J. Stiger, Director

[dcba.lacounty.gov](http://dcba.lacounty.gov)

(800) 593-8222



LACountyDCBA